## Case 17-17585-ref Doc 17 Filed 12/15/17 Entered 12/16/17 01:03:37 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Thomas J Malarik Debtor

District/off: 0313-4

Case No. 17-17585-ref Chapter 13

Date Rcvd: Dec 13, 2017

#### **CERTIFICATE OF NOTICE**

Page 1 of 2

Form ID: 309I Total Noticed: 30

User: dlv

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 15, 2017.
db
                     +Thomas J Malarik,
                                               709 Seitz Street,
                                                                            Easton, PA 18042-6545
                     +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
t.r
                     +Bureau of Audit and Enforcement,
smg
                                                                     City of Allentown, 435 Hamilton Street,
                       Allentown, PA 18101-1603
smg
                      City Treasurer, Eighth and Washington Streets, Reading, PA 19601
                     +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                                          Allentown, PA 18101-2401
smg
                     +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
14010909
                     +Avante USA, 3600 S Gessner Road suite 225, Houston, TX 77063-5357
                     TAVABLE USA, 5000 S GESSHER ROAD SUITE 225, HOUSTON, TX //063-535/
+JEFFREY P KELLY, ESQ, PO BOX 391, Norristown, PA 19404-0391
+KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
+One Main, PO Box 3251, Easton, PA 18043-3251
+Pacific Union Financial, LLC, KML Law Group, P.C., 701 Market Street, Suite 5000
Philadelphia, PA 19106-1541

**PMS** DO Box 361598** Columbus ON 43236 1500
14010918
14010919
14010920
                                                                 KML Law Group, P.C., 701 Market Street, Suite 5000,
14022514
                     +RMS, PO Box 361598, Columbus, OH 43236-1598
+Skin Laser & Surgery, 105 Raider Blvd., Suite 203, Hillsborough, NJ 08844-1528
+United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310
14010922
14010923
14010925
14010926
                     +Velocity,
                                      1800 Routh 34 North,
                                                                      Suite 404A,
                                                                                          Wall, NJ 07719-9147
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dmol60west@gmail.com Dec 14 2017 01:37:45 DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
                     601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
+E-mail/Text: robertsl2@dnb.com Dec 14 2017 01:38:22 Dun & Bradstreet, INC,
3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg
                      E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2017 01:38:11
smg
                        Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                     Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 14 2017 01:38:25
                                                                                                                            U.S. Attorney Office,
sma
                     c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 14 2017 01:38:16
    Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
    EDI: HNDA.COM Dec 14 2017 01:33:00 American Honda Finance, Po Box 168088,
ust
                      EDI: HNDA.COM Dec 14 2017 01:33:00
14010907
                       Irving, TX 75016
                      EDI: HNDA.COM Dec 14 2017 01:33:00
14014992
                                                                          American Honda Finance Corporation,
                     National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 +EDI: BANKAMER.COM Dec 14 2017 01:33:00 Bank Of America, Nc4-105-03
14010910
                                                                                                            Nc4-105-03-14, Po Box 26012,
                        Greensboro, NC 27420-6012
                     +EDI: CAPITALONE.COM Dec 14 2017 01:33:00
14010911
                                                                                    Capital One, Attn: Bankruptcy, Po Box 30253,
                       Salt Lake City, UT 84130-0253
14010912
                     +EDI: CHASE.COM Dec 14 2017 01:33:00
                                                                              Chase Card, Attn: Correspondence Dept, Po Box 15298,
                       Wilmington, DE 19850-5298
                      EDI: DISCOVER.COM Dec 14 2017 01:33:00
14018449
                                                                                  Discover Bank, Discover Products Inc.
                     PO Box 3025, New Albany Ohio 43054-3025
+EDI: DISCOVER.COM Dec 14 2017 01:33:00
New Albany, OH 43054-3025
14010916
                                                                                  Discover Financial,
                                                                                                               Po Box 3025,
                     +EDI: DCI.COM Dec 14 2017 01:33:00
14010917
                                                                          Diversified Consultants, Inc., PO Box 551268,
                       Jacksonville, FL 32255-1268
                     +E-mail/Text: bankruptcy@loanpacific.com Dec 14 2017 01:38:59
14010921
                                                                                                                Pacific Union Financia,
                     1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
+EDI: SWCR.COM Dec 14 2017 01:33:00 Southwest Credi
                        DI: SWCR.COM Dec 14 2017 01:33:00 Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
14010924
                                                                                                                                TOTAL: 15
                ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
aty*
14010908*
                    ++AMERICAN HONDA FINANCE,
                                                         P O BOX 168088, IRVING TX 75016-8088
                     (address filed with court: American Honda Finance, Po Box 168088,
                                                                                                                      Irving, TX 75016)
                  +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298 ##+CITY OF EASTON, ONE SOUTH THIRD STREET, ALPHA BUILDING, Easton, PA 18042-4543
14010913*
14010915
                  ##+Chase Receivables, PO Box 159, Hawthorne, NY 10532-0159
14010914
                                                                                                                                TOTALS: 0, * 3, ## 2
```

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

#### Case 17-17585-ref Doc 17 Filed 12/15/17 Entered 12/16/17 01:03:37 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-4 User: dlv Page 2 of 2 Date Rcvd: Dec 13, 2017 Form ID: 309I Total Noticed: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Thomas J Malarik dmo160west@gmail.com,

davidoffenecf@gmail.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf\_frpa@trustee13.com

MATTEO SAMUEL WEINER on behalf of Creditor Pacific Union Financial, LLC

bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 5

# Case 17-17585-ref Doc 17 Filed 12/15/17 Entered 12/16/17 01:03:37 Desc Imaged

Information to	of interest of Notice 1 age 5 of 4					
Debtor 1	Thomas J Malarik			Social Security number or ITIN	xxx-xx-9927	
	First Name N	Middle Name	Last Name		EIN	
Debtor 2					Social Security number or ITIN	
(Spouse, if filing)	First Name N	Middle Name	Last Name		EIN	
United States Bank	ruptcy Court	Eastern Dis	trict of Pennsylvania		Date case filed for chapter 13	11/7/17
Case number: 17	'-17585-ref					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

4	Debtor's full name	About Debtor 1: Thomas J Malarik	About Debtor 2:
2.	All other names used in the last 8 years	THORIAS J Walatik	
3.	Address	709 Seitz Street Easton, PA 18042	
4.	<b>Debtor's attorney</b> Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625–9600 Email
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open Contact phone (610)2085040 Date: 12/13/17

For more information, see page 2

Debtor Thomas J Malarik Case number 17–17585–ref

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 9, 2018 at 02:00 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102			
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).  Deadline for all creditors to file a proof of claim	Filing deadline: 3/10/18  n Filing deadline: 4/9/18			
		(except governmental units):  Deadline for governmental units to file a proof of Filing deadline: 5/6/18 claim:				
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of 400.00 per month for 60 months. The hearing on confirmation will be held on: 2/22/18 at 9:00 AM Location:Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601				
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ac extend the deadline in this notice. Consult an attorney famili any questions about your rights in this case.	ldress, you may file a motion asking the court to ar with United States bankruptcy law if you have			
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed	oter 7. Debtors must file a list of property claimed as office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that			
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discla debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	narge of debts, which may include all or part of e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from t file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office			